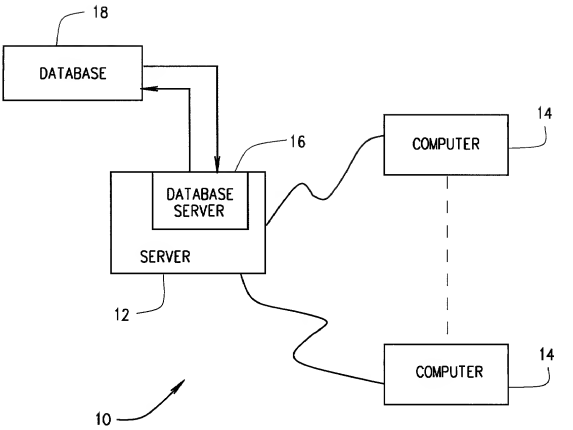
18
DATABASE
16
DATABASE SERVER
SERVER
12
10
COMPUTER
14
COMPUTER
14

FIG. 1

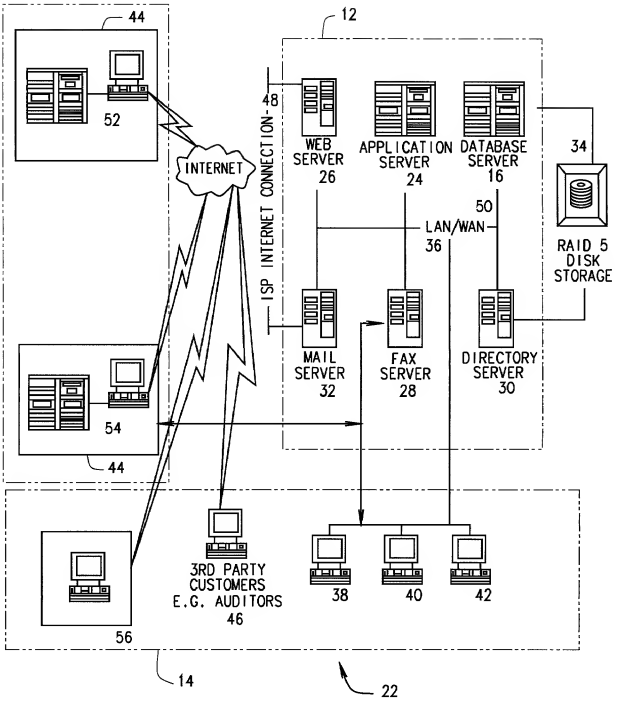
44
52
12
48
INTERNET
ISP INTERNET CONNECTION
WEB SERVER 26
APPLICATION SERVER 24
DATABASE SERVER 16
34
RAID 5 DISK STORAGE
50
LAN/WAN
36
MAIL SERVER 32
FAX SERVER 28
DIRECTORY SERVER 30
54
44
3RD PARTY CUSTOMERS E.G. AUDITORS 46
38
40
42
56
14
22

FIG. 2

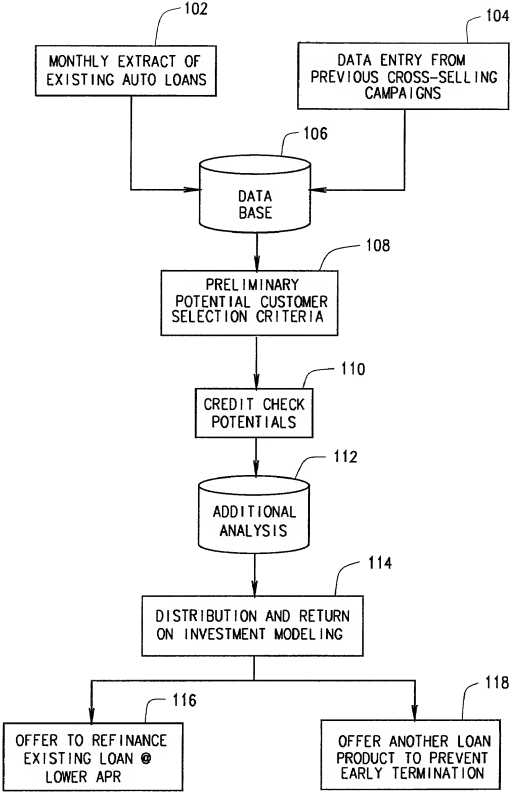
102
MONTHLY EXTRACT OF EXISTING AUTO LOANS
104
DATA ENTRY FROM PREVIOUS CROSS-SELLING CAMPAIGNS
106
DATA BASE
108
PRELIMINARY POTENTIAL CUSTOMER SELECTION CRITERIA
110
CREDIT CHECK POTENTIALS
112
ADDITIONAL ANALYSIS
114
DISTRIBUTION AND RETURN ON INVESTMENT MODELING
116
OFFER TO REFINANCE EXISTING LOAN @ LOWER APR
118
OFFER ANOTHER LOAN PRODUCT TO PREVENT EARLY TERMINATION

FIG. 3

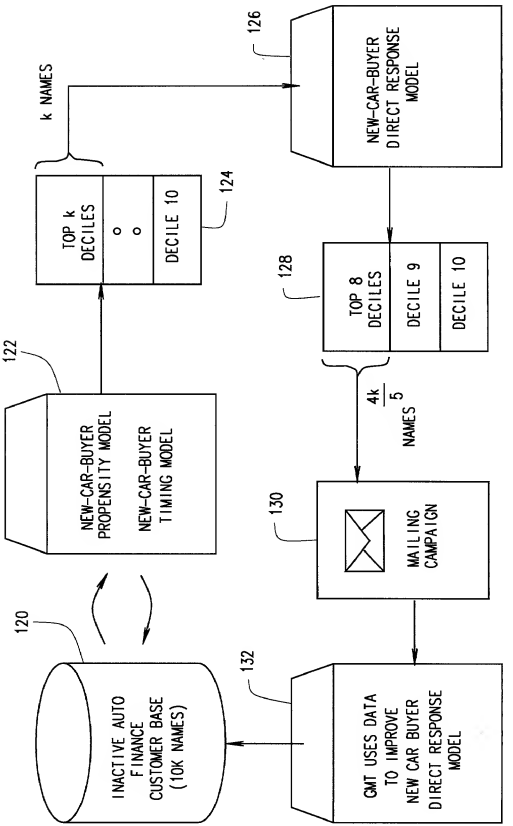
INACTIVE AUTO FINANCE CUSTOMER BASE (10K NAMES)
120
NEW-CAR-BUYER PROPENSITY MODEL
NEW-CAR-BUYER TIMING MODEL
122
TOP k DECILES
DECILE 10
124
k NAMES
NEW-CAR-BUYER DIRECT RESPONSE MODEL
126
TOP 8 DECILES
DECILE 9
DECILE 10
128
4k/5 NAMES
MAILING CAMPAIGN
130
GMT USES DATA TO IMPROVE NEW CAR BUYER DIRECT RESPONSE MODEL
132

FIG. 4

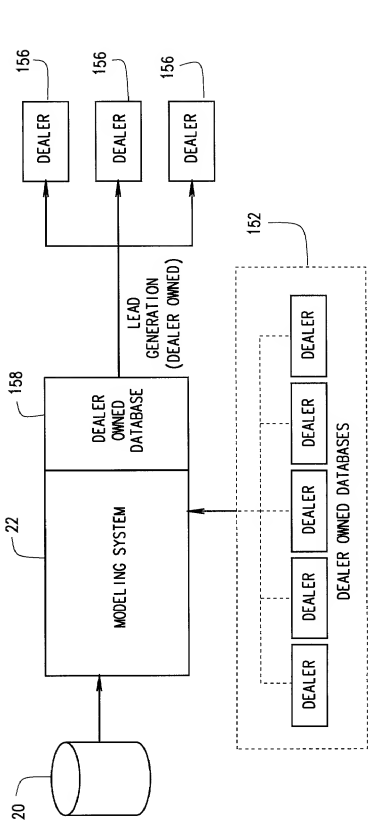
150
120
22
MODELING SYSTEM
158
DEALER OWNED DATABASE
LEAD GENERATION (DEALER OWNED)
156
DEALER
156
DEALER
156
DEALER
152
DEALER
DEALER
DEALER
DEALER
DEALER
DEALER OWNED DATABASES

FIG. 5

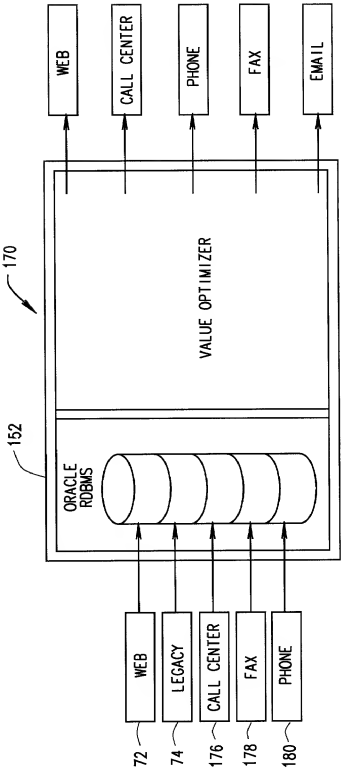
WEB
CALL CENTER
PHONE
FAX
EMAIL
170
VALUE OPTIMIZER
152
ORACLE RDBMS
WEB
LEGACY
CALL CENTER
FAX
PHONE
172
174
176
178
180

FIG. 6

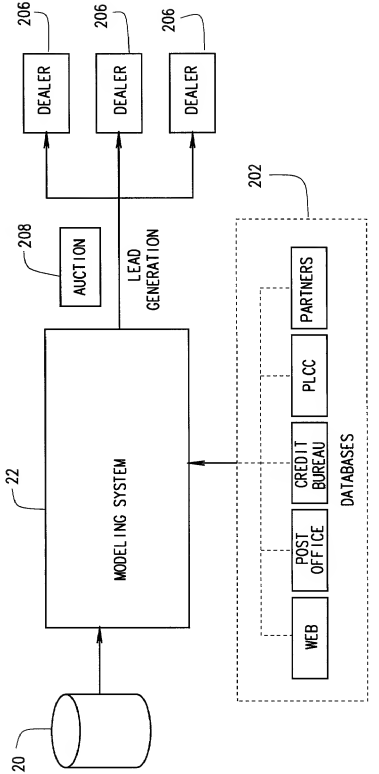
200
120
22
MODELING SYSTEM
208
AUCTION
LEAD GENERATION
206
DEALER
206
DEALER
206
DEALER
202
DATABASES
WEB
POST OFFICE
CREDIT BUREAU
PLCC
PARTNERS

FIG. 7

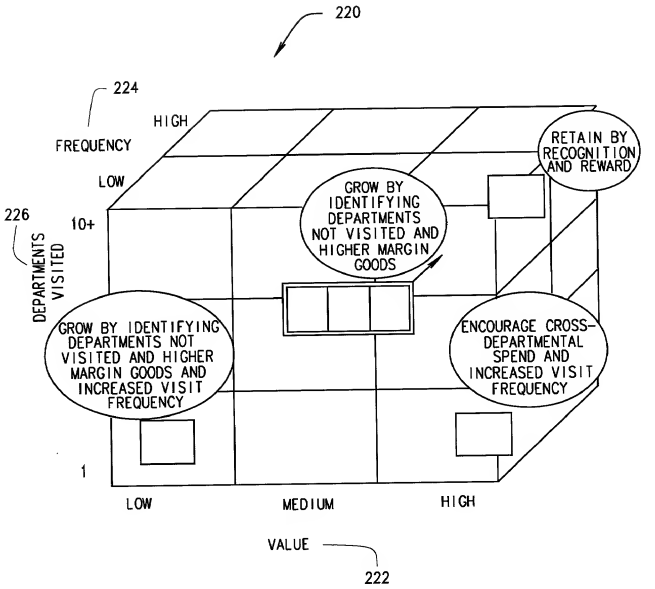
220
224
HIGH
FREQUENCY
LOW
226
10+
DEPARTMENTS VISITED
1
RETAIN BY RECOGNITION AND REWARD
GROW BY IDENTIFYING DEPARTMENTS NOT VISITED AND HIGHER MARGIN GOODS
GROW BY IDENTIFYING DEPARTMENTS NOT VISITED AND HIGHER MARGIN GOODS AND INCREASED VISIT FREQUENCY
ENCOURAGE CROSS-DEPARTMENTAL SPEND AND INCREASED VISIT FREQUENCY
LOW
MEDIUM
HIGH
VALUE
222

FIG. 8

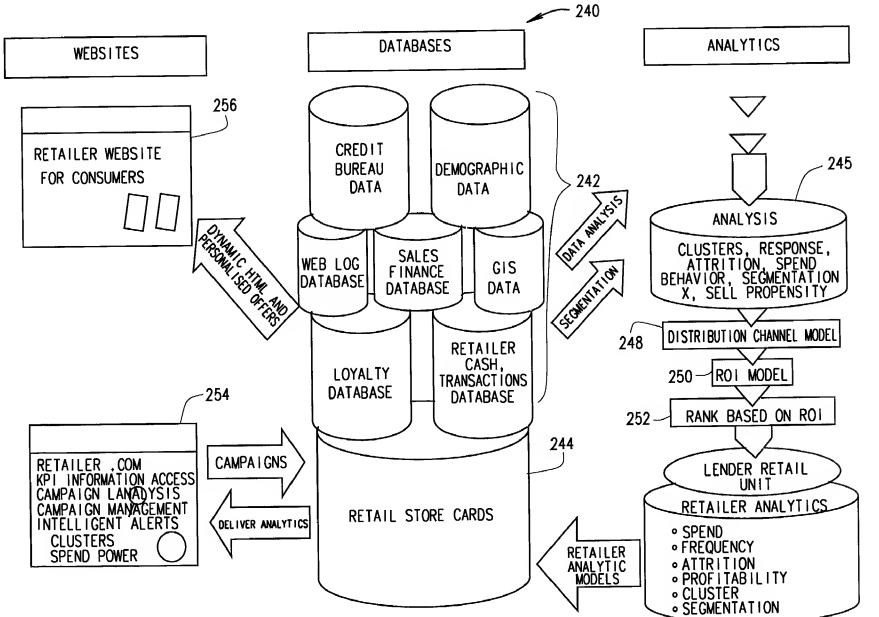
240
WEBSITES
DATABASES
ANALYTICS
256
RETAILER WEBSITE FOR CONSUMERS
DYNAMIC HTML AND PERSONALISED OFFERS
CREDIT BUREAU DATA
DEMOGRAPHIC DATA
242
WEB LOG DATABASE
SALES FINANCE DATABASE
GIS DATA
DATA ANALYSIS
SEGMENTATION
245
ANALYSIS
CLUSTERS, RESPONSE, ATTRITION, SPEND BEHAVIOR, SEGMENTATION X, SELL PROPENSITY
248
DISTRIBUTION CHANNEL MODEL
250
ROI MODEL
252
RANK BASED ON ROI
LOYALTY DATABASE
RETAILER CASH, TRANSACTIONS DATABASE
254
RETAILER .COM
KPI INFORMATION ACCESS
CAMPAIGN ANALYSIS
CAMPAIGN MANAGEMENT
INTELLIGENT ALERTS
CLUSTERS
SPEND POWER
CAMPAIGNS
DELIVER ANALYTICS
244
RETAIL STORE CARDS
RETAILER ANALYTIC MODELS
LENDER RETAIL UNIT
RETAILER ANALYTICS
• SPEND
• FREQUENCY
• ATTRITION
• PROFITABILITY
• CLUSTER
• SEGMENTATION

FIG. 9

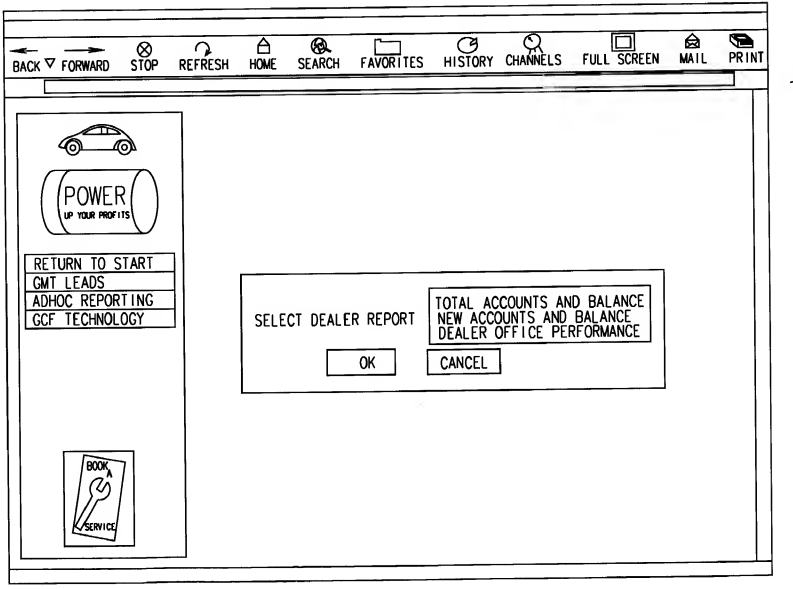
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
260
POWER
UP YOUR PROFITS
RETURN TO START
GMT LEADS
ADHOC REPORTING
GCF TECHNOLOGY
SELECT DEALER REPORT
TOTAL ACCOUNTS AND BALANCE
NEW ACCOUNTS AND BALANCE
DEALER OFFICE PERFORMANCE
OK
CANCEL
BOOK
SERVICE

FIG. 10

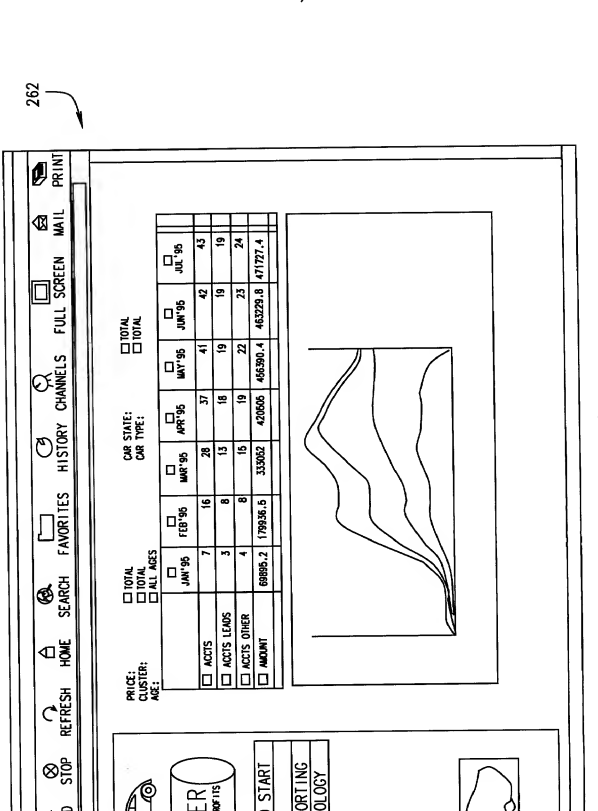
262
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
POWER
UP YOUR PROFITS
RETURN TO START
GMT LEADS
ADHOC REPORTING
GCF TECHNOLOGY
PRICE:
CLUSTER:
AGE:
TOTAL
TOTAL
ALL AGES
CAR STATE:
CAR TYPE:
TOTAL
TOTAL
JAN'95
FEB'95
MAR'95
APR'95
MAY'95
JUN'95
JUL'95
ACCTS
7
16
28
37
41
42
43
ACCTS LEADS
3
8
13
18
19
19
19
ACCTS OTHER
4
8
15
19
22
23
24
AMOUNT
69895.2
179936.5
333062
420606
466390.4
463229.8
471727.4

FIG. 11

09822620 '29222866

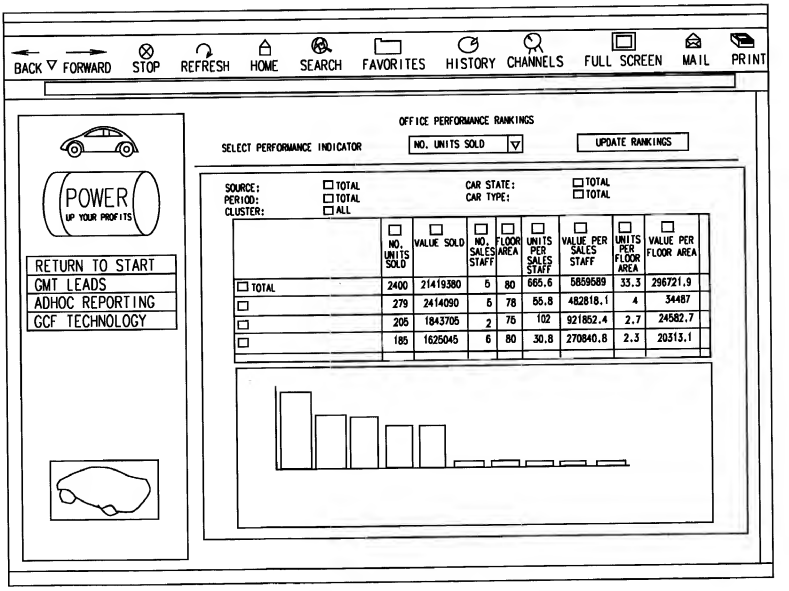

FIG. 12

TOE2A0'29272860

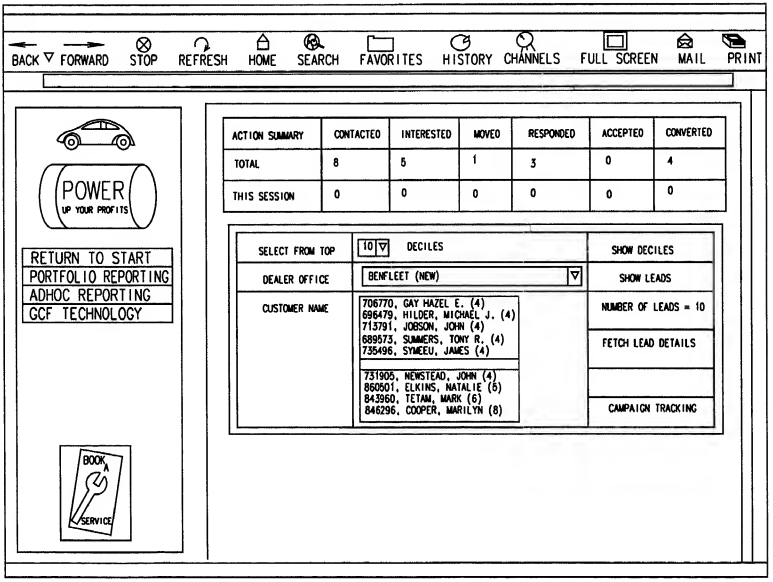

FIG. 13

T0E2Z0'29Z7Z8E0

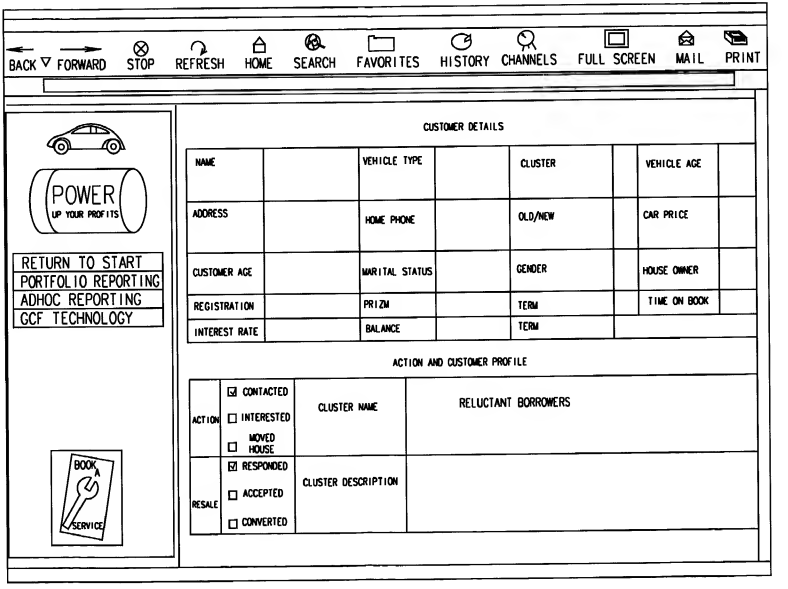

FIG. 14

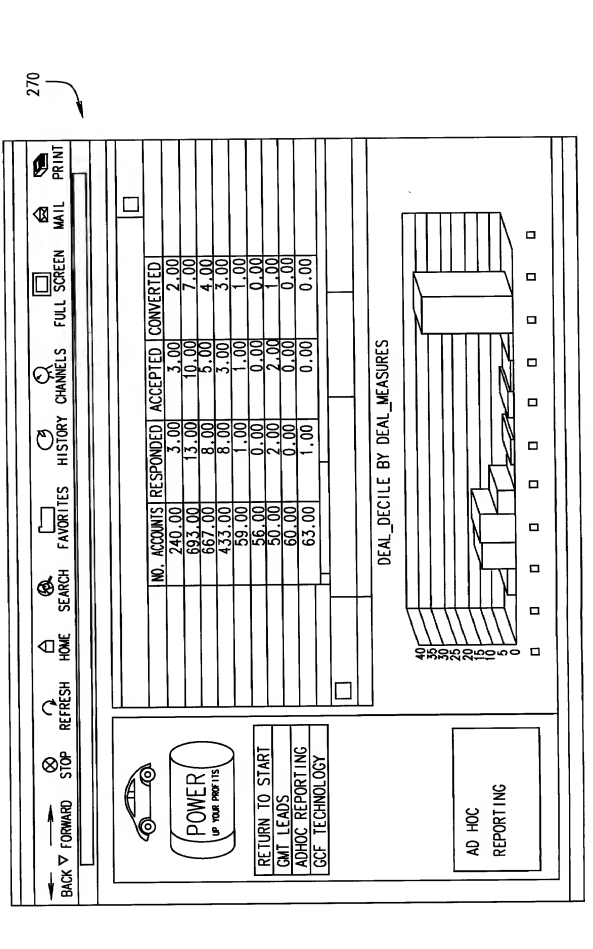
270
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
POWER
UP YOUR PROFITS
RETURN TO START
GMT LEADS
ADHOC REPORTING
GCF TECHNOLOGY
AD HOC
REPORTING
NO. ACCOUNTS
RESPONDED
ACCEPTED
CONVERTED
240.00 3.00 3.00 2.00
693.00 13.00 10.00 7.00
667.00 8.00 5.00 4.00
433.00 8.00 3.00 3.00
59.00 1.00 1.00 1.00
56.00 0.00 0.00 0.00
50.00 2.00 2.00 1.00
60.00 0.00 0.00 0.00
63.00 1.00 0.00 0.00
DEAL_DECILE BY DEAL_MEASURES
40
35
30
25
20
15
10
5
0

FIG. 15

TOE220'29272860

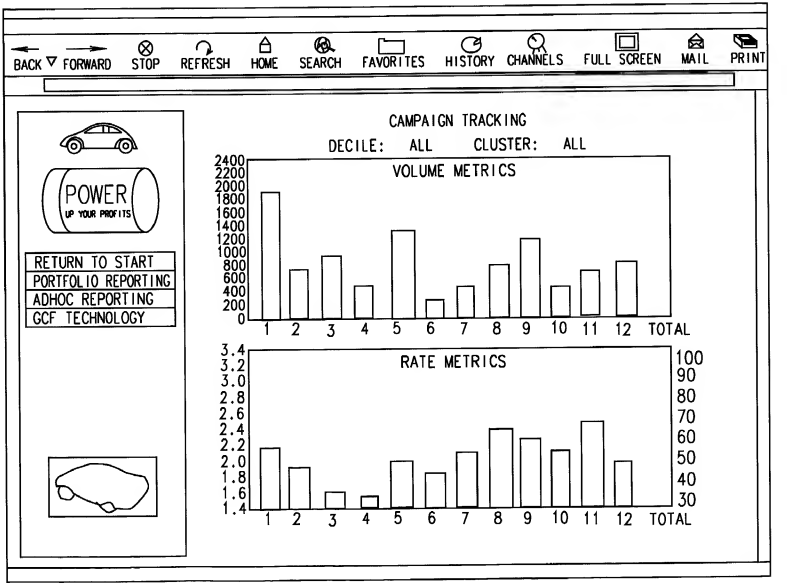

FIG. 16

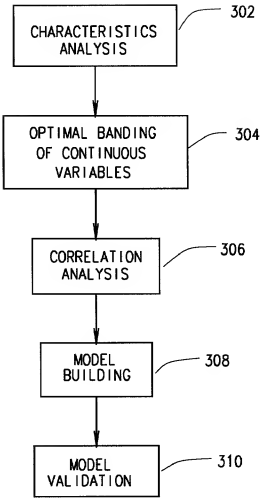
CHARACTERISTICS ANALYSIS
302
OPTIMAL BANDING OF CONTINUOUS VARIABLES
304
CORRELATION ANALYSIS
306
MODEL BUILDING
308
MODEL VALIDATION
310

FIG. 17